

TENNESSEE GENERAL ASSEMBLY  
FISCAL REVIEW COMMITTEE



**FISCAL NOTE**

**SB 836 - HB 991**

March 23, 2023

**SUMMARY OF BILL:** Prohibits an insurer of homeowner's insurance, renter's insurance, or insurance that covers a manufactured or mobile home from making certain changes to or refusing to issue a policy based solely on the specific breed or mixture of breeds of a dog that lives or is otherwise cared for on the property to which the policy applies. Clarifies that an insurer can inquire if a dog is a potentially vicious or a vicious dog. Establishes that a violation of this act constitutes as a violation of the *Unfair Trade Practices and Unfair Claims Settlement Act of 2009*.

**FISCAL IMPACT:**

**NOT SIGNIFICANT**

Assumptions:

- The proposed legislation will not have a significant impact on the policies or procedures of the Department of Commerce and Insurance.
- Passage of this legislation is not expected to result in a significant impact on caseloads related to unfair claims; therefore, any impact to the court system is estimated to be not significant.

**IMPACT TO COMMERCE:**

**NOT SIGNIFICANT**

Assumptions:

- Currently such insurers can deny, terminate or increase premiums or rates for policy holders based on a dog breeds or mixture of breeds of a dog.
- Prohibiting insurers from such actions could increase dog related injury claim pay outs to consumers, therefore increasing business expenditures for such insurers; however, new policies can be offered to consumers who previously would have been denied increasing business revenue for insurers from new premium collections.
- In addition, overall premiums or rates could be increased, passing expenditures onto consumers; as such, any increase in business expenditures is estimated to be not significant.

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**CERTIFICATION:**

The information contained herein is true and correct to the best of my knowledge.

A handwritten signature in black ink that reads "Krista Lee Carsner". The script is cursive and fluid.

Krista Lee Carsner, Executive Director

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